

Using your FSA or HSA to cover YMCA Program Costs Related to Weight Management

Frequently Asked Questions

What is a Flexible Spending Account (FSA) or Health Savings Account (HSA)?

FSAs and HSAs are special accounts you put pre-tax money into that you can use to pay for eligible out-of-pocket health care [costs](#). You don't pay taxes on this money. Some Employers may make contributions to your HSA, but aren't required to.

The IRS allows you to use pre-tax dollars in your FSA or HSA to pay for weight loss services that your healthcare provider recommends for you when weight loss is related to a specific health condition, such as obesity, heart disease or hypertension.

How do I know if I have a FSA or HSA?

You will enroll in an FSA or HSA through your employer or health plan during annual open enrollment periods.

What can I purchase with my FSA or HSA at the YMCA?

Some health promotion programs related to weight management are reimbursable under your FSA or HSA if your goals for weight loss relate to a medical diagnosis. Your healthcare provider must fill out a Medical Necessity Form (see below) referring you to one of the YMCA's eligible programs for management of a specific health condition, such as obesity, hypertension, prediabetes, or diabetes.

Eligible YMCA programs that may be reimbursed by your FSA or HSA include:

- **YMCA Diabetes Prevention Program:** 25-session program over the course of one year for persons with prediabetes (as diagnosed through A1c or fasting blood glucose test), with primary goals of increasing physical activity, implementing long-term healthy lifestyle habits and losing 5-7% of starting body weight.
- **YMCA Lose to Win – Weight Management Program:** 12-session program over three months for persons desiring support in healthy lifestyle changes related to diet, physical activity, stress, sleep, and other behaviors associated with weight management, with primary goals of increasing physical activity, implementing long-term healthy lifestyle habits, and losing 2-5% of starting body weight.

Note that the IRS allows FSA/HSA dollars to cover fees you pay for membership in a weight reduction program; but you can't include YMCA membership dues in these expenses – just the separate fees charged by the YMCA for weight loss program activities.

Note that per IRS rules: You cannot include in reimbursable medical expenses the cost of a weight-loss program if the only purpose of the weight loss is the improvement of appearance, general health, or sense of well-being. You cannot include amounts you pay to lose weight unless the weight loss is a treatment for a specific health condition diagnosed by a physician (such as obesity, hypertension, or heart disease). If the weight-loss treatment isn't for a specific disease diagnosed by a physician, you can't include either the fees you pay for membership in a weight-reduction group or fees for attendance at periodic meetings. You also cannot include the cost of diet food or beverages in these medical expenses.

For more information see this link, page 14: <https://www.irs.gov/pub/irs-pdf/p502.pdf>

How do I use my FSA or HSA to cover YMCA services?

- Call your FSA or HSA plan, or visit their website, to ask about coverage of a specific YMCA program
- Enroll in the desired YMCA program and pay applicable program fees. Request itemized receipt from YMCA.
- Request Letter of Medical Necessity Form from FSA or HSA plan (see example [here](#))
- Ask your healthcare provider to fill out and sign the Letter of Medical Necessity Form
- Submit the Letter of Medical Necessity form along with itemized receipt from the YMCA to FSA or HSA plan for reimbursement. Note that the YMCA does NOT need to receive or store a copy of your Letter of Medical Necessity Form.

Where can I find the Letter of Medical Necessity form?

Your FSA or HSA plan will provide a Letter of Medical Necessity form that you will take to your healthcare provider to fill out and sign. The form should include information on where to fax or email the completed form back to your FSA or HSA plan – you should clarify with your healthcare provider if they will fax/email the completed form, or if they will return the form to you and you will be responsible for sending it to your FSA or HSA plan. If you are wondering what kind of information is required in a Letter of Medical Necessity form, please see an example [here](#).

What should I tell my healthcare provider about the goals of these YMCA programs?

- **YMCA Lose to Win – Weight Management Program:** The primary goals of the YMCA’s 12-week Lose to Win Program are to increase physical activity to 150 minutes per week, learn long-term healthy habits and achieve 2-5% weight loss compared to starting body weight.
- **YMCA Diabetes Prevention Program:** The primary goals of the YMCA’s one-year Diabetes Prevention Program are for each participant to increase physical activity to 150 minutes per week, learn healthy habits and achieve a minimum of 5-7% weight loss compared to starting body weight.

What is the reimbursement process from the FSA or HSA plan?

The participant pays for the program fees directly and submits paperwork to their FSA or HSA plan for reimbursement, as described above. Most FSA/HSA plans have online portals you can use to submit these documents. The timing and form of reimbursement varies by plan. Many take the form of a direct deposit. Note that YMCA staff are not involved in any interactions between you and your FSA or HSA plan and cannot guarantee what the process will entail with your specific plan.

Can the YMCA guarantee my FSA or HSA will cover the program? What if my FSA or HSA denies the reimbursement request?

The YMCA cannot guarantee that your specific FSA or HSA provider will reimburse participation costs for the program. The participant assumes full responsibility for program fees if their FSA or HSA provider denies reimbursement. It’s best to call your FSA or HSA plan to confirm coverage if you are unsure.